

[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

RE: FINAL DEMAND FOR PAYMENT - Account Number: [Account Number]

Dear [Customer Name],

This is a formal final notice regarding your overdrawn account. Despite previous notifications, your account remains in a negative balance of \$[Amount].

As of today, your account is [Number] days past due. We require you to deposit the full outstanding amount of \$[Amount] immediately to bring your account back to a positive status.

Failure to settle this balance by [Deadline Date] will result in the following actions:

- Permanent closure of your account.
- Reporting of this delinquency to credit reporting agencies and ChexSystems.
- Referral of your account to an external collection agency.
- Potential legal action to recover the debt.

Please make your payment via [Payment Method, e.g., online portal, mobile app, or at a local branch].

If you have already made this payment, please disregard this letter. If you are experiencing financial hardship and wish to discuss a repayment plan, contact our collections department immediately at [Phone Number].

Sincerely,

[Your Name/Signature]
[Your Title]
[Company Name]